

Carolina will be summarily revoked without any further administrative disciplinary proceedings. This administrative penalty has been reached by the parties as a result of negotiation and compromise, and in consideration of Fidelity and Casualty's full payment of the Workers Compensation Commission judgment and of the insurer's assurance that in the future it will timely pay final judgments rendered against it in South Carolina.

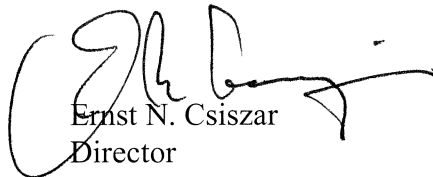
By the signature of one of its officers or authorized representatives upon this Consent Order Imposing Administrative Penalty, Fidelity and Casualty acknowledges that it understands that this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 1999).

Nothing contained within this administrative disciplinary order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (Supp. 1999), of the Director of Insurance, exercised either directly or through the Department, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered, that Fidelity and Casualty Insurance Company shall, within ten days of my date and my signature upon this Consent Order Imposing Administrative Penalty, pay through the Department an administrative fine in the total amount of \$1,000.

It is further ordered that a copy of this Consent Order Imposing Administrative Penalty shall be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states.

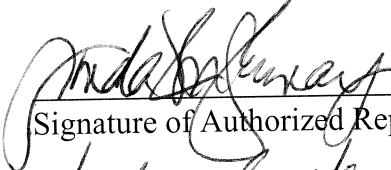
This Consent Order becomes effective on the date of my signature below.


Ernst N. Csiszar
Director

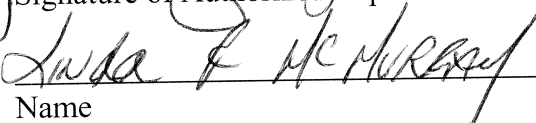
February 29, 2000, at
Columbia, South Carolina

Fidelity and Casualty Co.
of New York

I CONSENT:



Signature of Authorized Representative




Name



Title

Fidelity and Casualty Company of New York
9 Capitol Street
Concord, New Hampshire 03301

Dated this 23 day of February, 2000

 Notary Public, Gwinnett County, Georgia
My Commission Expires May 17, 2003



Notary Public

